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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/749,595
Applicant : Ganesan et al.
Filed : December 28, 2000
Art Unit : 3624
Examiner : Lalita M. Hamilton
Atty Docket No. : 23952-0078

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Dear Sir:


The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

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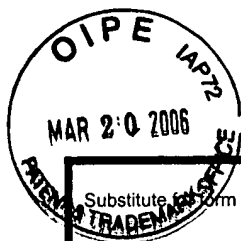
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Respectfully submitted,



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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Complete if Known		
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			First Named Inventor	Ganesan et al	
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			Examiner Name	Lalita M. Hamilton	
Sheet	1	of	4	Attorney Docket Number	23952-0078

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US-5,984,180	11-16-1999	Albrecht	
		US-6,175,823	01-16-2001	Van Dusen	
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		Country Code ³ Number ⁴ Kind Code ² (if known)				
		EP 0 542 298 A2	05-19-1993	Citibank, N.A		
		WO 9907121	02-11-1999	Netadvantage Corporation		
		EP 0 779 587	06-18-1997	Miroku.com Corporation Ltd.		
		GB 2 102 606	03-19-1981	National Research Development Corporation		
		WO 9516971	06-22-1995	Open Market Inc.		
Examiner Signature				Date Considered		

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				Examiner Name	Lalita M. Hamilton
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		Number-Kind Code ² (if known)			
		US-5,428,684	06-27-1995	Akiyama	
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				Examiner Name	
Sheet	4	of	4	Attorney Docket Number	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"Person-To-anywhere Payments are Here With Citibank's C2it" Credit Card News (November 15, 2000)	
		"You've Got Money!" Bank Technology News (June 2000) Vol. 13, No. 6, p. 1	
		Hansell, S. "Electronic Checks to Pay Bills Over the Computer," The New York Times (August 27, 1995)	
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		"WishClick Kicks Off Marketing Campaign by Tempting Consumers with Tell-a-Friend Promotion; Register with WishClick and received up to \$50 in SuperCertificates from GiftCertificates.com," Business Wire (November 12, 1999)	
		"Sparks.com, Web's Largest Greeting Card Store, has Perfect Greeting for the Holidays; With Huge Selection, Online Retailer Carries More Cards Than Ten Drugstores," Business Wire (December 10, 1998)	
		"Card wars result in some bitter messages," Financial Times (December 28, 1998)	
		"Iconomy Lands Agreement with Lucidity; Provides Lucidity with Gifts for Outline Shoppers," Business Wire (December 22, 1999)	
		Greenberg, I. "A fistful of Flooz," U.S. News & World Report, Vol. 126, on. 17 (May 3, 1999)	
		GiveAnything.com, November 27, 1999 [retrieved May 29, 2002] <URL:www.giveanything.com>	
		Giftpro.com, December 3, 1998 [retrieved May 29, 2002] <URL:www.giftpro.com>	
		Netbill Overview: www.ini.cmu.edu/netbill/pubs/compcon.html, pages 1-10	

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